

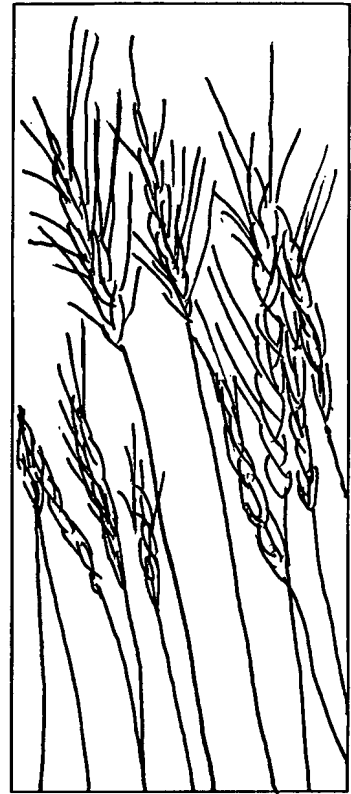


Application Serial No. 09/259,770
Inventor(s):HODGDON et al.
Attorney Docket No. 3635-4000
Replacement Formal Drawing

1/31

SELIGMAN

HARVESTER:
THE PATH TO YOUR
SELIGMAN SOLUTION



WORKBOOK

TIMES

CHANGE



VALUES

ENDURE



J. & W. SELIGMAN & Co.
INCORPORATED
ESTABLISHED 1864

FIG.1A

Harvester Workbook

This workbook is designed to help you approximate your retirement income needs. Once you have completed the workbook, meet with your financial advisor to discuss the results. He or she can help you construct an investment strategy suited to your specific needs.

Name: _____

Date: _____

1 INVESTABLE ASSETS— Taking inventory of how much you have to invest, as well as your current asset allocation, is necessary to determine where your portfolio needs to be adjusted.

| | COMBINED | HUSBAND | WIFE |
|---|----------|---------|-------|
| a) CDs | _____ | _____ | _____ |
| b) Money Market Funds/ Bank Deposits | _____ | _____ | _____ |
| c) Individual Bonds | _____ | _____ | _____ |
| d) Individual Stocks | _____ | _____ | _____ |

2 ESTIMATED SOURCES OF INCOME— For most retirees, the income they receive from Social Security and company-sponsored pensions will not be sufficient to sustain their lifestyle in retirement. However if prudently utilized, your retirement account can be nicely supplemented with these sources of income. Please indicate below the MONTHLY income you and your spouse derive from each source.

| | COMBINED | HUSBAND | WIFE |
|-----------------------------|----------|---------|-------|
| a) Social Security | _____ | _____ | _____ |
| b) Pension Plan | _____ | _____ | _____ |
| c) Monthly Survivor Benefit | _____ | _____ | _____ |

FIG.1B-1

FIG.1B-2

FIG.1B

FIG.1B-1

| | | | | | | | |
|---------------------------------------|-------|-------|-------|--|-------|-------|-------|
| e) Tax-Exempt Bond Mutual Funds | _____ | _____ | _____ | d) Fixed Annuity Payments | _____ | _____ | _____ |
| f) Taxable Bond Mutual Funds | _____ | _____ | _____ | e) Variable Annuity Payments | _____ | _____ | _____ |
| g) Equity Mutual Funds | _____ | _____ | _____ | f) Other | _____ | _____ | _____ |
| h) IRA or Other Tax-Deferred Plans | _____ | _____ | _____ | SUBTOTAL | _____ | _____ | _____ |
| i) Other | _____ | _____ | _____ | multiply monthly subtotal by 12 to arrive at: 3/31 | | | |
| j) TOTAL INVESTABLE ASSETS | _____ | _____ | _____ | g) TOTAL YEARLY INCOME | _____ | _____ | _____ |

Go to Page 3.
Insert this figure in Section 6,
Line 2 and Section 7, Line 2.

Go to Page 3.
Insert this figure in Section 5,
Line 2.

FIG.1B-2

3 ESTIMATED FIXED EXPENSES ("Needs")-Needs are your set expenses that cannot be compromised. This is the minimum amount of money required for you to live. Please indicate your MONTHLY expenses below.

- a) Mortgage/Rent _____
- b) Health Insurance _____
- c) Taxes
Income (federal/state, local)
Real Estate _____
- d) Car Insurance/Maintenance _____
- e) Basic Living Expenses
(i.e., food, clothing, etc.) _____
- f) Other
(i.e., home maintenance,
medical costs, insurance, etc.) _____
- SUBTOTAL _____

multiply monthly subtotal by 12 to arrive at:

g) TOTAL YEARLY NEEDS

Insert this figure in Section 5, Line 1.

\$ _____

5 ESTIMATE YOUR "NET NEED"

1. TOTAL "NEEDS" (Section 3, Line "g") _____

minus

2. TOTAL COMBINED INCOME
(Section 2, Line "g") _____

3. ESTIMATED NET NEED
\$ _____

*Insert this figure in Section 6,
Line 1. below*

6 ESTIMATE YOUR FIXED-DOLLAR "NEED" RELATIVE
TO YOUR ASSETS

1. NET "NEED" (estimated from Section 5)
divided by _____

2. TOTAL INVESTABLE ASSETS
(Section 1, Line "j") _____

3. ESTIMATED NET FIXED-DOLLAR NEED
AS A PERCENT OF TOTAL ASSETS
_____ %

*Insert this figure in Section 8,
Line 1. below.*

FIG.1C-1

FIG.1C-2

FIG.1C-1

FIG.1C

4 FLEXIBLE EXPENSES ("Wants")—These expenses are not absolute priorities; they are things that improve your quality of life. If need be, these are things you can postpone or, perhaps, do without. Please indicate your MONTHLY expenses below.

- a) Travel _____
- b) Dining/Entertainment _____
- c) Gifts to Charity _____
- d) Gifts to Children/Grandchildren _____
- e) New Car _____
- f) Hobbies _____
- g) Other _____

SUBTOTAL

multiply monthly subtotal by 12 to arrive at:

h) TOTAL YEARLY WANTS

Insert this figure in Section 7, Line 1.

\$ _____

7 ESTIMATE YOUR FIXED-PERCENT "WANTS" RELATIVE TO YOUR ASSETS

1. TOTAL "WANTS" (Section 4, Line "h") _____
divided by

2. TOTAL INVESTABLE ASSETS _____
(Section 1, Line "j")

3. ESTIMATED WANTS AS A PERCENT OF TOTAL ASSETS _____

Insert this figure in Section 8, Line 2. below.

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8 ESTIMATE YOUR TOTAL NET NEEDS PLUS WANTS

1. ESTIMATED NET FIXED-DOLLAR NEED AS A PERCENT OF TOTAL ASSETS (Section 6, Line "3") _____%

plus

2. ESTIMATED WANTS AS A PERCENT OF TOTAL ASSETS (Section 7, Line "3") _____%

3. TOTAL NET NEED PLUS WANTS _____%

FIG.1C-2

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HARVESTER PROPOSAL REQUEST FORM

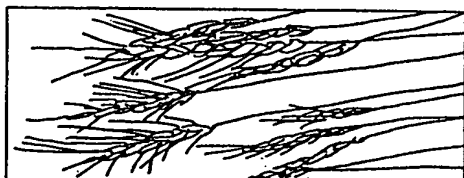
How to Generate a Harvester Proposal for Your Client

1. Review the completed Harvester Workbook with your client and revise the information as necessary.

2. Complete this form and fax it along with the Workbook sheets

Seligman will notify you upon receipt of your request and schedule an appointment to review the proposal at your earliest convenience.

If you have any questions about generating a Harvester proposal, please contact your Seligman Sales Professional



Financial Advisor Information

Name _____ Title _____
Rep Number _____ Firm _____
Street Address _____
City _____ State _____ Zip _____
Phone _____ Fax _____ E-mail _____

FIG.2A

FIG.2B

FIG.2A

FIG.2

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Client Information

In addition to providing client names, please indicate how you wish your clients to be addressed in the proposal by checking the appropriate courtesy titles.

☐ Mr. ☐ Ms. ☐ Mr. ☐ Ms.
☐ Messrs. ☐ Miss ☐ Messrs. ☐ Miss
☐ Mrs. ☐ Mr. and Mrs. ☐ Mrs. ☐ Mr. and Mrs.

Name _____ Name _____

Your Harvester Recommendation

Select a Withdrawal Strategy
(total cannot exceed 12%)

— % fixed-dollar
— % fixed-percentage

Select a Harvester
Portfolio

☐ Harvester 30-60-10
☐ Harvester 40-50-10
☐ Harvester 50-40-10
☐ Harvester 55-35-10
☐ Harvester 60-30-10
☐ Harvester 65-25-10
☐ Harvester 70-20-10
☐ Harvester 75-15-10
☐ Harvester 80-10-10

FOR BROKER/DEALER USE ONLY

Distributed by Seligman Advisors, Inc

FIG.2B

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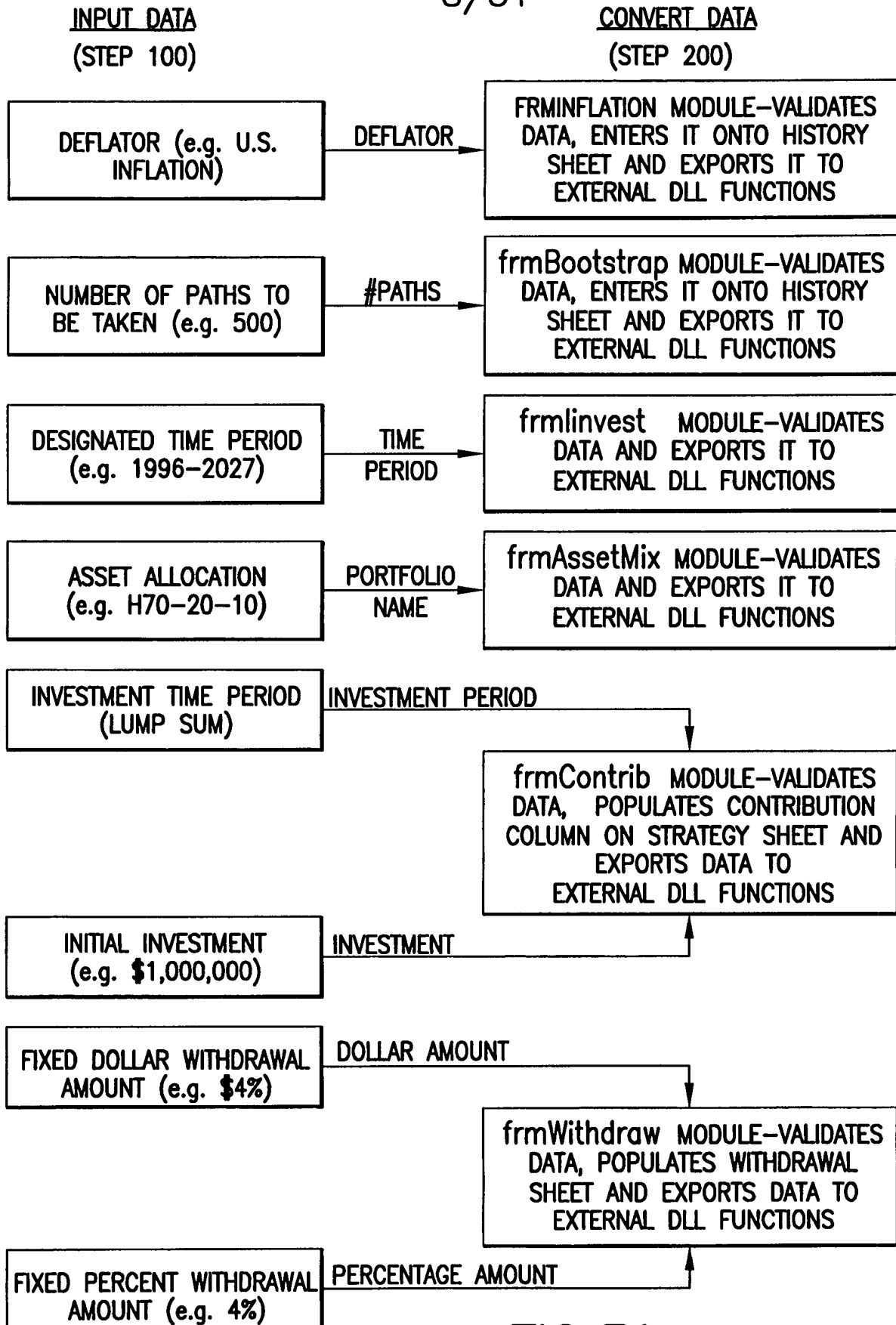
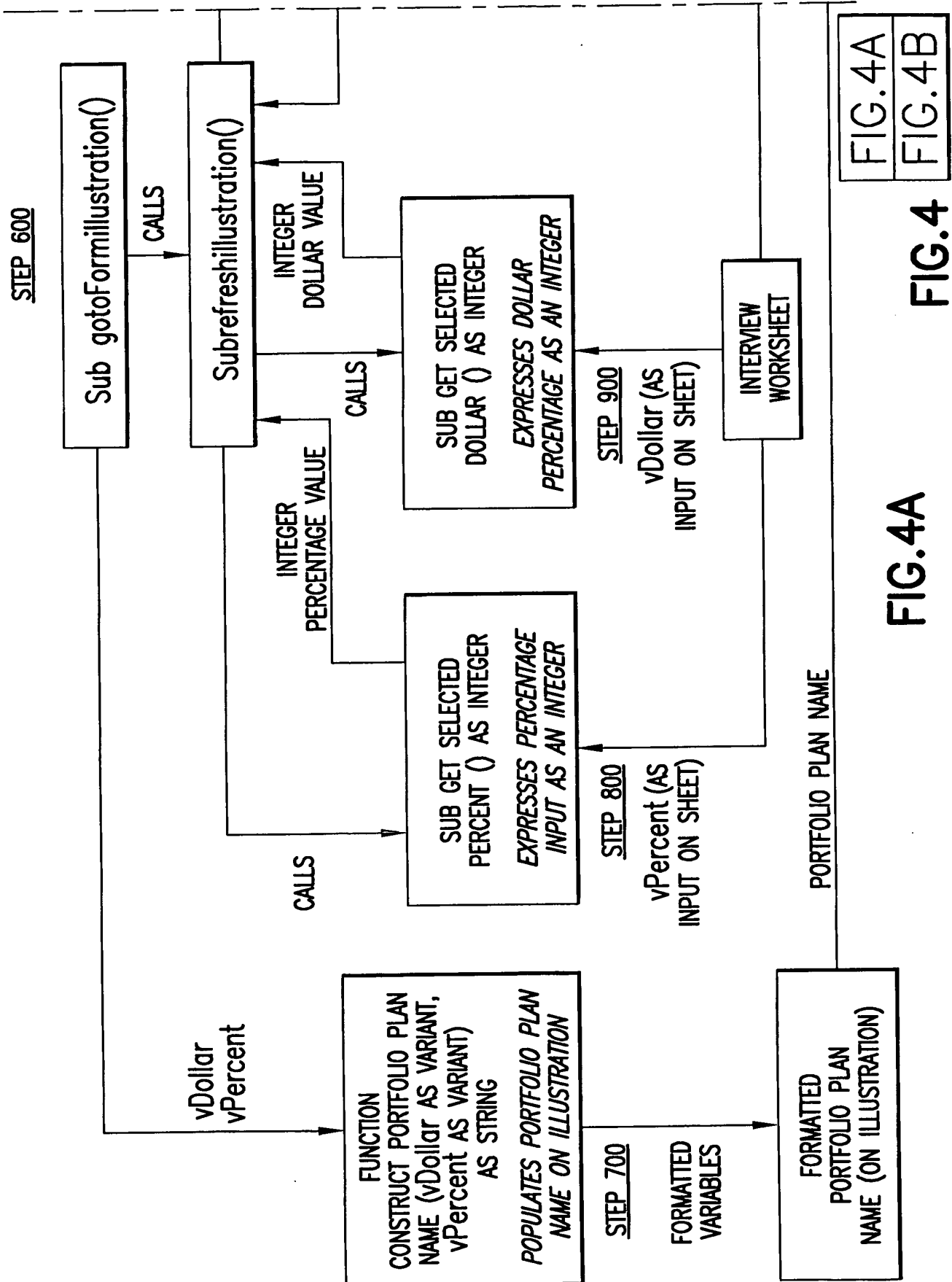


FIG.3A

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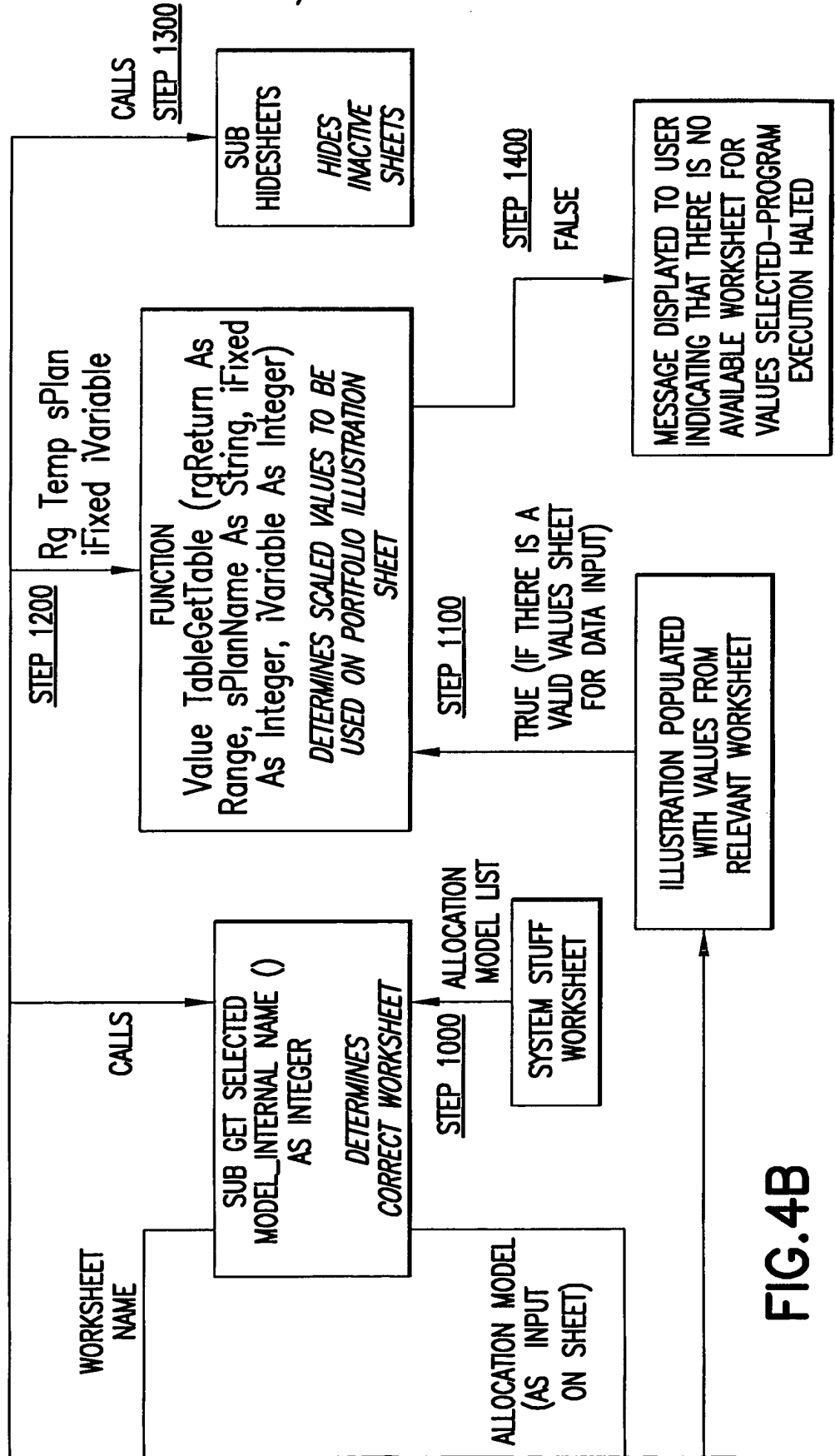
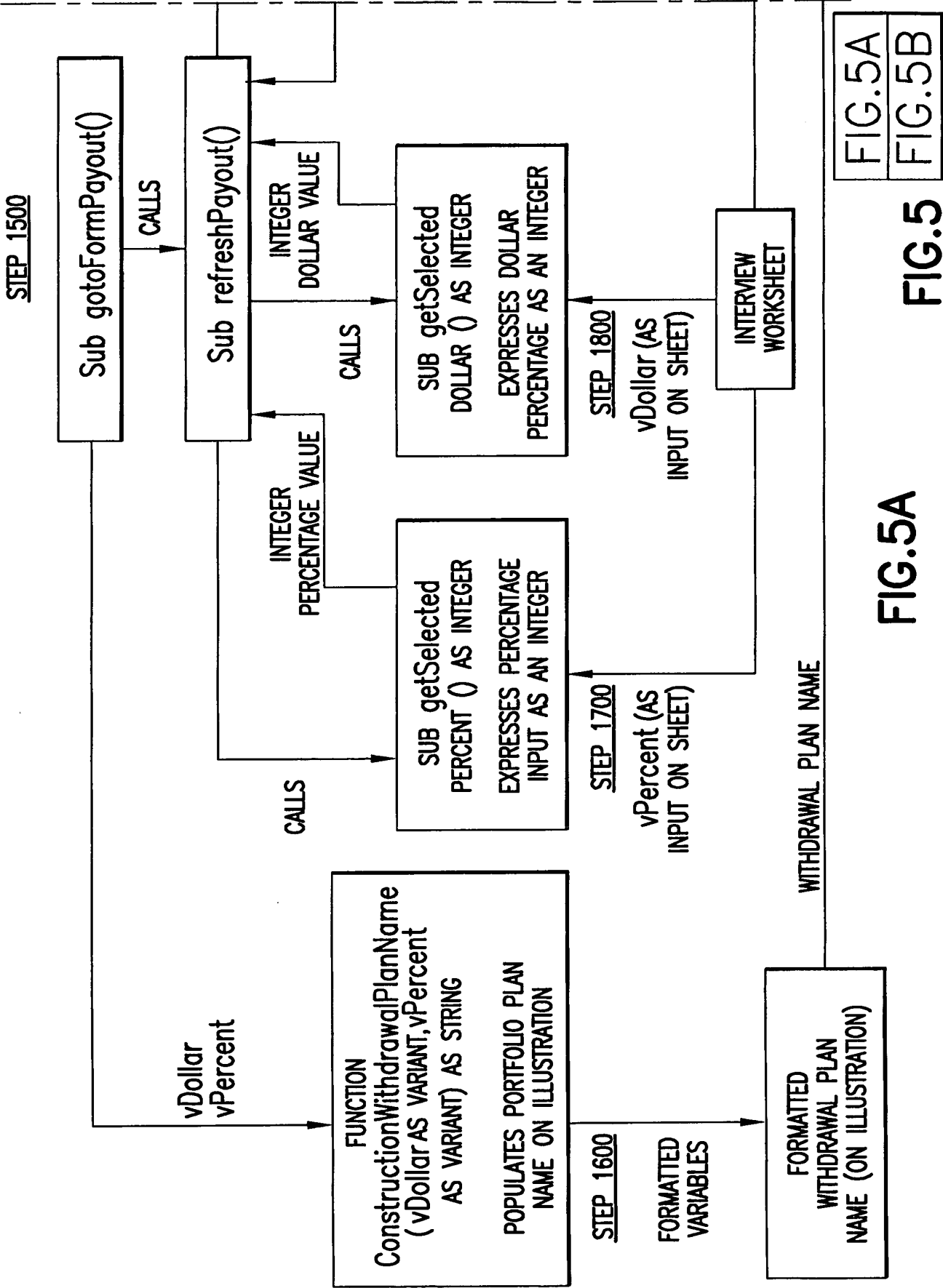


FIG. 4B

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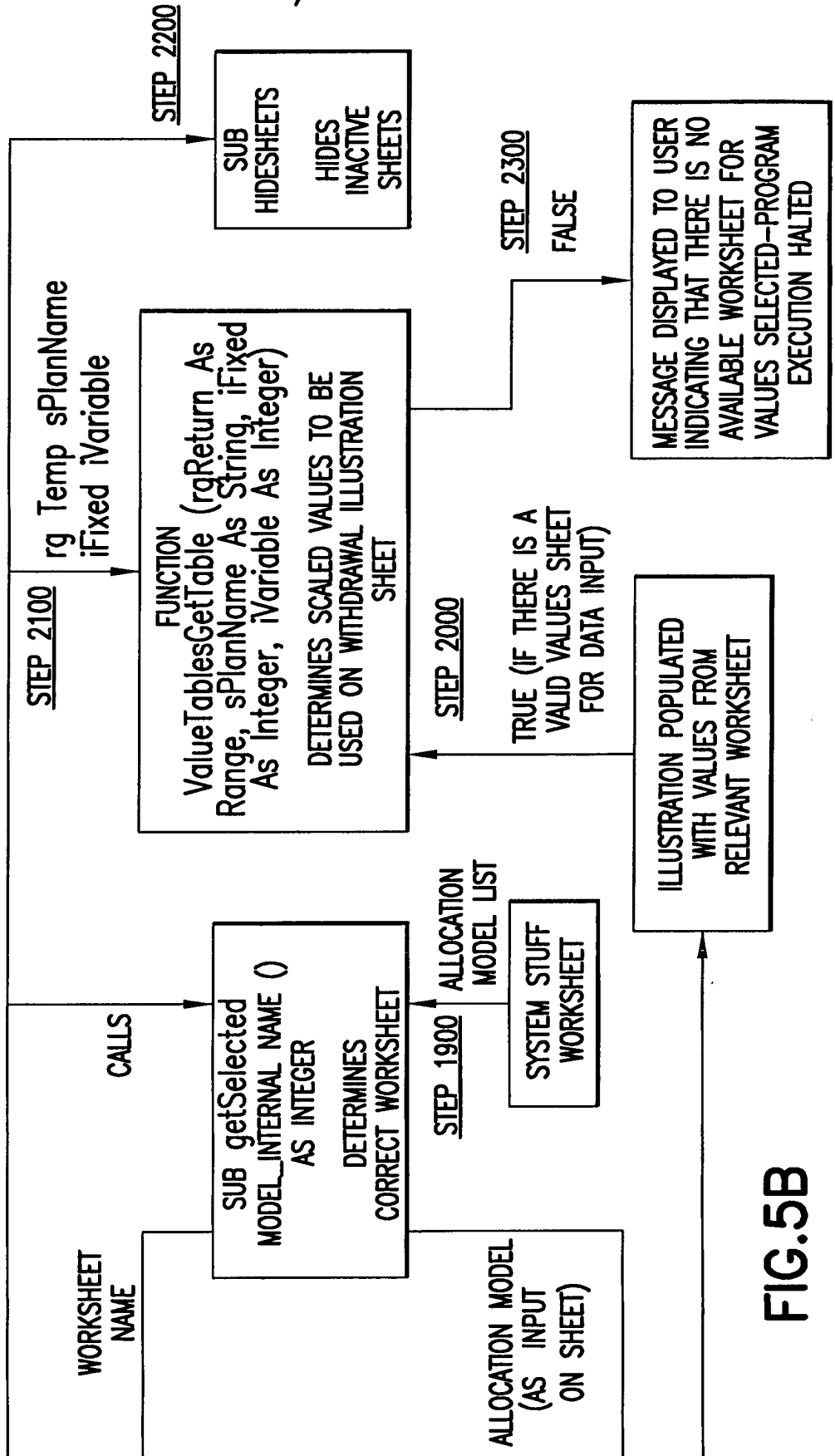


FIG. 5B

SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

Prepared for:

Mr. & Mrs. M.T.Nester

Date Prepared:

12/18/98

Initial Investment:

\$1,000,000

6% Fixed Dollar Withdrawal
(Percent of initial investment)
(Indexed to inflation)

2% Fixed Percent Withdrawal
(Percent of each year's portfolio value)

Asset Allocation: H 60-30-10

60% Equity

35% U.S. Large-Cap Stocks

10% U.S. Small-Cap Stocks

15% International Large-Cap Stocks

30% Bonds

30% U.S. Corporate Bonds

10% Cash

10% U.S. Treasury Bills

FIG. 6A-1

FIG. 6A-2

FIG. 6A-1

FIG. 6A

Prepared by:

Trusted Financial Adviser

Seligman Financial Services has supplied this illustration in response to the request of a specific client, and it has been prepared to meet that client's special instructions. It may not be reproduced or used in verbal or written form with other clients. This hypothetical illustration is not a forecast or a projection of future results; it is based on the Monte Carlo Statistical Technique which uses historical data from 1950 to 1997 (in random order) on various asset allocation and withdrawal strategies. The resulting hypothetical returns are based on asset class returns, not specific fund returns. A more detailed explanation of the Monte Carlo Statistical Technique is available by calling Seligman Financial Services at 800-221-2783.

This hypothetical must be accompanied by each recommended Fund's current prospectus, which contains more complete information about sales charges, expenses, and risk factors. Each Fund's rate of return will vary, and the principal value of an investment in any Fund will fluctuate so that shares, on any given day or when redeemed, may be worth more or less than their original cost.

Although common stocks have produced higher historical returns, they may subject principal to greater risk than other types of investments. The stocks of smaller companies may be subject to above-average market fluctuations. There are specific risks associated with global investing, such as currency fluctuations, foreign taxation, differences in financial reporting practices, and changes in political conditions. The securities in which Seligman High-Yield Bond Fund invests are subject to a greater risk of loss of principal and interest than higher rated investment-grade bonds.

FIG.6A--2

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SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

Prepared for:

Prepared by:

Date Prepared:

Portfolio:

Withdrawal Plan:

| |
|---|
| Mr. & Mrs. M.T.Nester |
| Trusted Financial Advisor |
| 12/18/98 |
| H 60-30-10 |
| 6% of Initial Investment Increased each year by prior year's change in CPI, and 2% prior year-end portfolio value |

Initial Investment:

Fixed-Dollar Withdrawal:
(indexed for inflation)

Fixed-Percent Withdrawal:

| |
|-------------|
| \$1,000,000 |
| \$60,000 |
| 2% |

FIG.6B-1

FIG.6B-2

FIG.6B

Hypothetical Portfolio Value*

| | | median | | | | best | |
|----------|-----------|-----------|-----------|-------------|-------------|-------------|-------------|
| Year-end | | 10% | 25% | 33.3% | 50% | 25% | 10% |
| 1 | \$882,191 | \$944,876 | \$977,423 | \$1,031,518 | \$1,081,649 | \$1,100,949 | \$1,165,435 |

FIG.6B-1

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| | | | | | | | |
|----|-----------|-----------|-----------|-------------|-------------|-------------|-------------|
| 2 | \$850,918 | \$944,880 | \$982,461 | \$1,057,331 | \$1,126,935 | \$1,165,257 | \$1,265,272 |
| 3 | \$824,151 | \$939,876 | \$988,487 | \$1,076,537 | \$1,168,756 | \$1,223,946 | \$1,361,180 |
| 4 | \$800,394 | \$932,463 | \$990,231 | \$1,098,422 | \$1,216,470 | \$1,283,362 | \$1,456,457 |
| 5 | \$768,475 | \$922,589 | \$990,935 | \$1,118,759 | \$1,263,042 | \$1,337,338 | \$1,554,676 |
| 6 | \$732,195 | \$909,642 | \$991,877 | \$1,146,161 | \$1,305,702 | \$1,390,268 | \$1,644,182 |
| 7 | \$700,209 | \$899,173 | \$992,040 | \$1,161,595 | \$1,347,509 | \$1,457,015 | \$1,747,829 |
| 8 | \$661,306 | \$885,381 | \$982,734 | \$1,171,321 | \$1,381,594 | \$1,509,554 | \$1,856,002 |
| 9 | \$615,379 | \$860,045 | \$967,962 | \$1,184,430 | \$1,419,805 | \$1,556,845 | \$1,957,407 |
| 10 | \$566,358 | \$827,028 | \$955,164 | \$1,193,938 | \$1,455,207 | \$1,622,201 | \$2,094,930 |
| 11 | \$504,172 | \$802,324 | \$939,743 | \$1,198,744 | \$1,484,781 | \$1,669,687 | \$2,218,841 |
| 12 | \$437,575 | \$760,936 | \$912,278 | \$1,199,617 | \$1,527,180 | \$1,742,782 | \$2,343,367 |
| 13 | \$366,411 | \$710,816 | \$884,135 | \$1,198,449 | \$1,567,807 | \$1,793,033 | \$2,487,663 |
| 14 | \$276,430 | \$657,628 | \$835,265 | \$1,193,484 | \$1,594,289 | \$1,871,025 | \$2,647,814 |
| 15 | \$171,845 | \$595,631 | \$790,903 | \$1,177,056 | \$1,618,199 | \$1,939,594 | \$2,803,478 |
| 16 | \$52,423 | \$522,914 | \$732,166 | \$1,151,612 | \$1,627,443 | \$1,985,440 | \$2,973,473 |
| 17 | \$0 | \$435,351 | \$663,157 | \$1,126,536 | \$1,659,522 | \$2,047,126 | \$3,139,024 |
| 18 | \$0 | \$341,800 | \$593,386 | \$1,076,096 | \$1,699,076 | \$2,080,982 | \$3,323,710 |
| 19 | \$0 | \$224,865 | \$496,243 | \$1,033,100 | \$1,705,136 | \$2,133,980 | \$3,520,748 |
| 20 | \$0 | \$96,386 | \$392,148 | \$989,280 | \$1,727,174 | \$2,186,380 | \$3,762,233 |
| 21 | \$0 | \$0 | \$273,373 | \$923,105 | \$1,703,988 | \$2,253,701 | \$3,975,705 |
| 22 | \$0 | \$0 | \$143,667 | \$844,825 | \$1,711,708 | \$2,310,783 | \$4,234,921 |
| 23 | \$0 | \$0 | \$0 | \$756,668 | \$1,707,092 | \$2,364,316 | \$4,457,672 |
| 24 | \$0 | \$0 | \$0 | \$643,307 | \$1,675,231 | \$2,388,383 | \$4,669,336 |
| 25 | \$0 | \$0 | \$0 | \$530,677 | \$1,638,605 | \$2,470,251 | \$5,055,213 |
| 26 | \$0 | \$0 | \$0 | \$390,169 | \$1,613,535 | \$2,523,686 | \$5,349,681 |
| 27 | \$0 | \$0 | \$0 | \$225,483 | \$1,589,209 | \$2,515,169 | \$5,703,970 |
| 28 | \$0 | \$0 | \$0 | \$58,317 | \$1,537,250 | \$2,572,615 | \$5,988,614 |
| 29 | \$0 | \$0 | \$0 | \$0 | \$1,476,118 | \$2,615,649 | \$6,451,418 |
| 30 | \$0 | \$0 | \$0 | \$0 | \$1,390,051 | \$2,638,417 | \$6,820,765 |

*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested.

FIG. 6B-2

SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

| | |
|------------------|---|
| Prepared for: | Mr. & Mrs. M.T.Nester |
| Prepared by: | Trusted Financial Advisor |
| Date Prepared: | 12/18/98 |
| Portfolio: | H 60-30-10 |
| Withdrawal Plan: | 6% of Initial Investment Increased each year by prior year's change in CPI, and 2% prior year-end portfolio value |

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Initial Investment:
Fixed-Dollar Withdrawal:
(indexed for inflation)
Fixed-Percent Withdrawal:

| |
|-------------|
| \$1,000,000 |
| \$60,000 |
| 2% |

| |
|----------|
| FIG.6C-1 |
| FIG.6C-2 |

FIG.6C

Hypothetical Withdrawal Value in Constant Dollars*

| | | median | | | | best | |
|----------|----------|----------|----------|----------|----------|----------|----------|
| Year-end | 10% | 25% | 33.3% | 50% | 33.3% | 25% | 10% |
| 1 | \$80,000 | \$80,000 | \$80,000 | \$80,000 | \$80,000 | \$80,000 | \$80,000 |

FIG.6C-1

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| | | | | | | | |
|----|----------|----------|----------|----------|----------|----------|-----------|
| 2 | \$76,854 | \$78,204 | \$78,626 | \$79,936 | \$80,814 | \$81,471 | \$82,560 |
| 3 | \$75,242 | \$77,335 | \$78,170 | \$79,648 | \$81,128 | \$81,921 | \$83,915 |
| 4 | \$73,994 | \$76,504 | \$77,535 | \$79,322 | \$81,116 | \$82,129 | \$84,978 |
| 5 | \$72,966 | \$75,655 | \$76,827 | \$78,969 | \$81,145 | \$82,451 | \$85,946 |
| 6 | \$71,949 | \$74,905 | \$76,174 | \$78,580 | \$81,086 | \$82,618 | \$86,552 |
| 7 | \$70,868 | \$74,039 | \$75,535 | \$78,198 | \$81,037 | \$82,629 | \$87,240 |
| 8 | \$69,969 | \$73,346 | \$74,876 | \$77,775 | \$80,949 | \$82,864 | \$88,038 |
| 9 | \$68,954 | \$72,515 | \$74,212 | \$77,257 | \$80,650 | \$82,896 | \$88,914 |
| 10 | \$67,916 | \$71,624 | \$73,344 | \$76,799 | \$80,507 | \$82,848 | \$89,338 |
| 11 | \$66,897 | \$70,853 | \$72,593 | \$76,250 | \$80,333 | \$82,900 | \$90,047 |
| 12 | \$65,924 | \$70,082 | \$71,966 | \$75,691 | \$79,960 | \$82,593 | \$91,088 |
| 13 | \$64,919 | \$69,035 | \$71,057 | \$75,191 | \$79,817 | \$82,810 | \$91,669 |
| 14 | \$63,787 | \$68,169 | \$70,198 | \$74,629 | \$79,571 | \$82,679 | \$92,775 |
| 15 | \$62,630 | \$67,108 | \$69,415 | \$73,986 | \$79,193 | \$82,739 | \$93,580 |
| 16 | \$61,445 | \$66,330 | \$68,551 | \$73,393 | \$78,725 | \$82,622 | \$94,359 |
| 17 | \$11,174 | \$65,278 | \$67,577 | \$72,654 | \$78,252 | \$82,223 | \$96,172 |
| 18 | \$0 | \$64,217 | \$66,681 | \$71,741 | \$77,900 | \$82,227 | \$96,108 |
| 19 | \$0 | \$63,102 | \$65,669 | \$70,789 | \$77,609 | \$82,038 | \$96,848 |
| 20 | \$0 | \$61,918 | \$64,643 | \$70,051 | \$76,900 | \$81,822 | \$97,539 |
| 21 | \$0 | \$34,434 | \$63,497 | \$69,244 | \$76,382 | \$81,677 | \$98,917 |
| 22 | \$0 | \$0 | \$62,322 | \$68,270 | \$75,866 | \$81,517 | \$99,248 |
| 23 | \$0 | \$0 | \$58,933 | \$67,294 | \$75,516 | \$81,407 | \$100,515 |
| 24 | \$0 | \$0 | \$0 | \$66,313 | \$74,921 | \$81,320 | \$102,194 |
| 25 | \$0 | \$0 | \$0 | \$65,342 | \$74,447 | \$81,112 | \$102,472 |
| 26 | \$0 | \$0 | \$0 | \$64,251 | \$73,548 | \$80,769 | \$103,462 |
| 27 | \$0 | \$0 | \$0 | \$63,153 | \$72,989 | \$80,404 | \$105,151 |
| 28 | \$0 | \$0 | \$0 | \$61,995 | \$72,404 | \$79,724 | \$105,939 |
| 29 | \$0 | \$0 | \$0 | \$40,285 | \$71,707 | \$79,715 | \$106,674 |
| 30 | \$0 | \$0 | \$0 | \$0 | \$70,991 | \$79,369 | \$107,760 |

*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested. Withdrawals are deflated by the increase in the actual CPI for each hypothetical result.

FIG.6C-2

SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

Prepared for:
Date Prepared:
Initial Investment:

Mr. & Mrs. M.T.Nester
12/18/98
\$1,000,000

8% Fixed Dollar Withdrawal
(Percent of initial investment)
(Indexed to inflation)
0% Fixed Percent Withdrawal
(Percent of each year's portfolio value)

20/31

Asset Allocation: H 60-30-10

| | | |
|------------------------------------|--------------------------|-------------------------|
| <u>60% Equity</u> | <u>30% Bonds</u> | <u>10% Cash</u> |
| 35% U.S. Large-Cap Stocks | 30% U.S. Corporate Bonds | 10% U.S. Treasury Bills |
| 10% U.S. Small-Cap Stocks | | |
| 15% International Large-Cap Stocks | | |

FIG.7A-1

FIG.7A-2

FIG.7A-1

FIG.7A

Prepared by:

Trusted Financial Adviser

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21/31

This hypothetical must be accompanied by each recommended Fund's current prospectus, which contains more complete information about sales charges, expenses, and risk factors. Each Fund's rate of return will vary, and the principal value of an investment in any Fund will fluctuate so that shares, on any given day or when redeemed, may be worth more or less than their original cost.

Although common stocks have produced higher historical returns, they may subject principal to greater risk than other types of investments. The stocks of smaller companies may be subject to above-average market fluctuations. There are specific risks associated with global investing, such as currency fluctuations, foreign taxation, differences in financial reporting practices, and changes in political conditions. The securities in which Seligman High-Yield Bond Fund invests are subject to a greater risk of loss of principal and interest than higher rated investment-grade bonds.

FIG.7A--2

SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

| | |
|------------------|---|
| Prepared for: | Mr. & Mrs. M.T.Nester |
| Prepared by: | Trusted Financial Advisor |
| Date Prepared: | 12/18/98 |
| Portfolio: | H 60-30-10 |
| Withdrawal Plan: | 8% of Initial Investment Increased each year by prior year's change in CPI, and 0% prior year-end portfolio value |

22/31

Initial Investment:
Fixed-Dollar Withdrawal:
(indexed for inflation)
Fixed-Percent Withdrawal:

| |
|-------------|
| \$1,000,000 |
| \$80,000 |
| 0% |

| |
|----------|
| FIG.7B-1 |
| FIG.7B-2 |

FIG.7B

Hypothetical Portfolio Value*

| Year-end | worst | | | | | median | | | best | | |
|----------|-----------|-----------|-----------|-------------|-------------|-------------|-------------|-----|-------|-----|-----|
| | 10% | 25% | 33.3% | 50% | 10% | 33.3% | 50% | 10% | 33.3% | 50% | 10% |
| 1 | \$882,191 | \$944,876 | \$977,423 | \$1,031,518 | \$1,061,649 | \$1,100,949 | \$1,165,435 | | | | |

FIG.7B-1

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| | | | | | | | |
|----|-----------|-----------|-----------|-------------|-------------|-------------|-------------|
| 2 | \$849,057 | \$943,546 | \$981,007 | \$1,057,215 | \$1,127,475 | \$1,165,573 | \$1,266,537 |
| 3 | \$815,181 | \$934,992 | \$986,064 | \$1,075,431 | \$1,170,269 | \$1,226,800 | \$1,365,675 |
| 4 | \$785,819 | \$923,056 | \$984,303 | \$1,094,434 | \$1,218,632 | \$1,287,213 | \$1,468,546 |
| 5 | \$745,958 | \$907,972 | \$978,490 | \$1,114,935 | \$1,264,265 | \$1,343,392 | \$1,571,719 |
| 6 | \$697,494 | \$888,493 | \$975,143 | \$1,137,473 | \$1,308,079 | \$1,394,798 | \$1,668,481 |
| 7 | \$652,250 | \$868,743 | \$969,068 | \$1,146,129 | \$1,345,226 | \$1,469,682 | \$1,778,619 |
| 8 | \$594,612 | \$838,628 | \$951,030 | \$1,153,562 | \$1,385,941 | \$1,523,157 | \$1,903,712 |
| 9 | \$529,475 | \$795,602 | \$919,423 | \$1,159,347 | \$1,419,886 | \$1,582,890 | \$2,018,682 |
| 10 | \$449,512 | \$748,268 | \$892,475 | \$1,159,634 | \$1,458,675 | \$1,639,571 | \$2,176,909 |
| 11 | \$359,435 | \$696,262 | \$856,076 | \$1,151,157 | \$1,482,678 | \$1,701,569 | \$2,324,542 |
| 12 | \$250,114 | \$622,261 | \$808,348 | \$1,145,369 | \$1,518,579 | \$1,768,017 | \$2,457,949 |
| 13 | \$127,644 | \$544,590 | \$749,274 | \$1,128,334 | \$1,558,840 | \$1,831,698 | \$2,648,669 |
| 14 | \$0 | \$449,789 | \$676,562 | \$1,100,921 | \$1,580,883 | \$1,909,881 | \$2,839,252 |
| 15 | \$0 | \$338,520 | \$587,271 | \$1,066,011 | \$1,601,314 | \$1,977,959 | \$3,033,729 |
| 16 | \$0 | \$207,620 | \$480,967 | \$1,001,849 | \$1,608,024 | \$2,009,015 | \$3,249,732 |
| 17 | \$0 | \$55,897 | \$363,261 | \$950,828 | \$1,624,107 | \$2,088,877 | \$3,484,713 |
| 18 | \$0 | \$0 | \$226,957 | \$866,949 | \$1,640,546 | \$2,129,294 | \$3,716,335 |
| 19 | \$0 | \$0 | \$61,203 | \$783,521 | \$1,629,220 | \$2,193,543 | \$3,978,596 |
| 20 | \$0 | \$0 | \$0 | \$672,299 | \$1,616,114 | \$2,244,252 | \$4,319,594 |
| 21 | \$0 | \$0 | \$0 | \$549,160 | \$1,615,858 | \$2,337,112 | \$4,667,577 |
| 22 | \$0 | \$0 | \$0 | \$394,465 | \$1,572,527 | \$2,374,242 | \$5,013,552 |
| 23 | \$0 | \$0 | \$0 | \$219,237 | \$1,525,456 | \$2,437,533 | \$5,484,194 |
| 24 | \$0 | \$0 | \$0 | \$16,017 | \$1,478,593 | \$2,473,907 | \$5,846,923 |
| 25 | \$0 | \$0 | \$0 | \$0 | \$1,433,418 | \$2,572,333 | \$6,336,589 |
| 26 | \$0 | \$0 | \$0 | \$0 | \$1,357,268 | \$2,608,380 | \$6,752,117 |
| 27 | \$0 | \$0 | \$0 | \$0 | \$1,240,488 | \$2,651,684 | \$7,327,322 |
| 28 | \$0 | \$0 | \$0 | \$0 | \$1,120,305 | \$2,728,876 | \$7,899,809 |
| 29 | \$0 | \$0 | \$0 | \$0 | \$982,858 | \$2,765,225 | \$8,707,062 |
| 30 | \$0 | \$0 | \$0 | \$0 | \$794,809 | \$2,751,469 | \$9,305,635 |

*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested.

FIG.7B-2

SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

Prepared for:

| |
|---|
| Mr. & Mrs. M.T.Nester |
| Trusted Financial Advisor |
| 12/18/98 |
| H 60-30-10 |
| 8% of Initial Investment Increased each year by prior year's change in CPI, and 0% prior year-end portfolio value |

Prepared by:

Date Prepared:

Portfolio:

Withdrawal Plan:

Initial Investment:

| |
|-------------|
| \$1,000,000 |
| \$80,000 |
| 0% |

Fixed-Dollar Withdrawal:
(indexed for inflation)

Fixed-Percent Withdrawal:

24/31

| |
|----------|
| FIG.7C-1 |
| FIG.7C-2 |

FIG.7C

Hypothetical Withdrawal Value in Constant Dollars*

| | | median | | | | best | |
|----------|----------|----------|----------|----------|----------|----------|----------|
| Year-end | 10% | 25% | 33.3% | 50% | 33.3% | 25% | 10% |
| 1 | \$80,000 | \$80,000 | \$80,000 | \$80,000 | \$80,000 | \$80,000 | \$80,000 |

FIG.7C-1

25/31

| | | | | | | | | | |
|----|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 2 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 3 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 4 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 5 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 6 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 7 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 8 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 9 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 10 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 11 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 12 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 13 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 14 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 15 | \$0 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 16 | \$0 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 17 | \$0 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 18 | \$0 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 19 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 20 | \$0 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 21 | \$0 | \$0 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 22 | \$0 | \$0 | \$0 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 23 | \$0 | \$0 | \$0 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 24 | \$0 | \$0 | \$0 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 25 | \$0 | \$0 | \$0 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 | \$80,00 |
| 26 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 |
| 27 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 |
| 28 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 |
| 29 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 |
| 30 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$80,00 | \$80,00 | \$80,00 |

*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested. Withdrawals are deflated by the increase in the actual CPI for each hypothetical result.

FIG.7C--2

SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

Prepared for:
Date Prepared:
Initial Investment:

Mr. & Mrs. M.T.Nester
12/18/98
\$1,000,000

4% Fixed Dollar Withdrawal
(Percent of initial investment)
(Indexed to inflation)
4% Fixed Percent Withdrawal
(Percent of each year's portfolio value)

26/31

| | | | |
|------------------------------------|--------------------------|-------------------------|--|
| Asset Allocation: H 60-30-10 | | | |
| <u>60% Equity</u> | <u>30% Bonds</u> | <u>10% Cash</u> | |
| 35% U.S. Large-Cap Stocks | 30% U.S. Corporate Bonds | 10% U.S. Treasury Bills | |
| 10% U.S. Small-Cap Stocks | | | |
| 15% International Large-Cap Stocks | | | |

FIG.8A-1

FIG.8A-2

FIG.8A-1

FIG.8A

Prepared by:

Trusted Financial Adviser

Seligman Financial Services has supplied this illustration in response to the request of a specific client, and it has been prepared to meet that client's special instructions. It may not be reproduced or used in verbal or written form with other clients. This hypothetical illustration is not a forecast or a projection of future results; it is based on the Monte Carlo Statistical Technique which uses historical data from 1950 to 1997 (in random order) on various asset allocation and withdrawal strategies. The resulting hypothetical returns are based on asset class returns, not specific fund returns. A more detailed explanation of the Monte Carlo Statistical Technique is available by calling Seligman Financial Services at 800-221-2783.

27/31

This hypothetical must be accompanied by each recommended Fund's current prospectus, which contains more complete information about sales charges, expenses, and risk factors. Each Fund's rate of return will vary, and the principal value of an investment in any Fund will fluctuate so that shares, on any given day or when redeemed, may be worth more or less than their original cost.

Although common stocks have produced higher historical returns, they may subject principal to greater risk than other types of investments. The stocks of smaller companies may be subject to above-average market fluctuations. There are specific risks associated with global investing, such as currency fluctuations, foreign taxation, differences in financial reporting practices, and changes in political conditions. The securities in which Seligman High-Yield Bond Fund invests are subject to a greater risk of loss of principal and interest than higher rated investment-grade bonds.

FIG.8A-2

SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

Prepared for:

| |
|--|
| Mr. & Mrs. M.T.Nester |
| Trusted Financial Advisor |
| 12/18/98 |
| H 60-30-10 |
| 4% of Initial Investment Increased each year by prior year's change in CPI, and 4% prior year -end portfolio value |

Prepared by:

Date Prepared:

Portfolio:

Withdrawal Plan:

28/31

Initial Investment:

| |
|-------------|
| \$1,000,000 |
| \$40,000 |
| 4% |

Fixed-Dollar Withdrawal:
(indexed for inflation)

Fixed-Percent Withdrawal:

| |
|----------|
| FIG.8B-1 |
| FIG.8B-2 |

FIG.8B

Hypothetical Portfolio Value*

| Year-end | worst | | | median | | | best | | |
|----------|-----------|-----------|-----------|-----------|-------------|-------------|-------------|-------------|--|
| | 10% | 25% | 33.3% | 33.3% | 50% | 33.3% | 25% | 10% | |
| 1 | \$882,191 | \$944,876 | \$977,423 | \$977,423 | \$1,031,518 | \$1,081,649 | \$1,100,949 | \$1,165,435 | |

FIG.8B-1

29/31

| | | | | | | | |
|----|-----------|-----------|-------------|-------------|-------------|-------------|-------------|
| 2 | \$854,148 | \$947,259 | \$983,210 | \$1,058,242 | \$1,127,255 | \$1,164,633 | \$1,262,505 |
| 3 | \$832,040 | \$944,125 | \$992,674 | \$1,078,583 | \$1,168,787 | \$1,220,847 | \$1,354,554 |
| 4 | \$813,830 | \$942,149 | \$996,732 | \$1,103,022 | \$1,213,692 | \$1,278,930 | \$1,446,897 |
| 5 | \$792,324 | \$939,173 | \$1,001,646 | \$1,123,023 | \$1,261,972 | \$1,331,428 | \$1,636,272 |
| 6 | \$763,249 | \$934,215 | \$1,009,555 | \$1,153,922 | \$1,304,627 | \$1,382,618 | \$1,619,465 |
| 7 | \$740,373 | \$928,895 | \$1,016,657 | \$1,172,252 | \$1,345,685 | \$1,446,462 | \$1,712,025 |
| 8 | \$720,340 | \$922,629 | \$1,017,896 | \$1,186,507 | \$1,383,094 | \$1,500,436 | \$1,813,004 |
| 9 | \$692,723 | \$913,218 | \$1,015,463 | \$1,205,470 | \$1,420,790 | \$1,543,199 | \$1,909,331 |
| 10 | \$666,793 | \$894,486 | \$1,011,785 | \$1,222,233 | \$1,459,561 | \$1,601,396 | \$2,020,531 |
| 11 | \$631,151 | \$890,654 | \$1,012,360 | \$1,239,880 | \$1,495,167 | \$1,653,321 | \$2,142,377 |
| 12 | \$592,035 | \$868,177 | \$1,001,223 | \$1,254,233 | \$1,541,491 | \$1,719,287 | \$2,249,344 |
| 13 | \$548,372 | \$851,092 | \$990,277 | \$1,264,482 | \$1,578,244 | \$1,770,188 | \$2,375,271 |
| 14 | \$497,012 | \$823,377 | \$969,833 | \$1,273,279 | \$1,615,114 | \$1,851,364 | \$2,509,797 |
| 15 | \$446,497 | \$795,993 | \$960,710 | \$1,276,561 | \$1,645,930 | \$1,910,680 | \$2,631,546 |
| 16 | \$389,354 | \$755,366 | \$931,178 | \$1,274,595 | \$1,669,088 | \$1,958,243 | \$2,749,933 |
| 17 | \$317,065 | \$722,276 | \$899,193 | \$1,272,681 | \$1,705,591 | \$2,010,308 | \$2,892,300 |
| 18 | \$246,797 | \$678,588 | \$862,419 | \$1,265,259 | \$1,750,146 | \$2,064,261 | \$3,031,773 |
| 19 | \$164,273 | \$623,210 | \$823,055 | \$1,242,800 | \$1,767,594 | \$2,122,473 | \$3,160,155 |
| 20 | \$72,176 | \$558,492 | \$785,203 | \$1,231,574 | \$1,787,969 | \$2,165,047 | \$3,353,314 |
| 21 | \$0 | \$495,531 | \$727,907 | \$1,218,260 | \$1,812,213 | \$2,227,575 | \$3,504,660 |
| 22 | \$0 | \$423,888 | \$660,861 | \$1,189,019 | \$1,825,809 | \$2,288,277 | \$3,704,715 |
| 23 | \$0 | \$343,031 | \$589,888 | \$1,139,912 | \$1,859,426 | \$2,321,176 | \$3,868,713 |
| 24 | \$0 | \$253,429 | \$506,466 | \$1,107,115 | \$1,882,761 | \$2,386,618 | \$4,007,877 |
| 25 | \$0 | \$149,622 | \$425,168 | \$1,064,177 | \$1,893,299 | \$2,481,868 | \$4,236,930 |
| 26 | \$0 | \$35,989 | \$322,038 | \$999,625 | \$1,896,900 | \$2,501,464 | \$4,460,488 |
| 27 | \$0 | \$0 | \$215,356 | \$950,829 | \$1,906,208 | \$2,526,858 | \$4,700,890 |
| 28 | \$0 | \$0 | \$89,142 | \$891,375 | \$1,901,023 | \$2,600,253 | \$4,903,494 |
| 29 | \$0 | \$0 | \$0 | \$812,882 | \$1,889,317 | \$2,663,850 | \$5,167,591 |
| 30 | \$0 | \$0 | \$0 | \$710,135 | \$1,879,119 | \$2,714,387 | \$5,345,616 |

*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested.

FIG. 8B-2

SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

Prepared for:

Prepared by:

Date Prepared:

Portfolio:

Withdrawal Plan:

| |
|--|
| Mr. & Mrs. M.T.Nester |
| Trusted Financial Advisor |
| 12/18/98 |
| H 60-30-10 |
| 4% of Initial Investment Increased each year by prior year's change in CPI, and 4% prior year -end portfolio value |

Initial Investment:

Fixed-Dollar Withdrawal:
(indexed for inflation)

Fixed-Percent Withdrawal:

| |
|-------------|
| \$1,000,000 |
| \$40,000 |
| 4% |

30/31

| |
|----------|
| FIG.8C-1 |
| FIG.8C-2 |

FIG.8C

Hypothetical Withdrawal Value in Constant Dollars*

| | | median | | | | best | |
|----------|----------|----------|----------|----------|----------|----------|----------|
| | | worst | 10% | 25% | 33.3% | 50% | 10% |
| Year-end | | | | | | | |
| 1 | \$80,000 | \$80,000 | \$80,000 | \$80,000 | \$80,000 | \$80,000 | \$80,000 |

FIG.8C-1

31/31

| | | | | | | | |
|----|----------|----------|----------|----------|----------|----------|-----------|
| 2 | \$73,709 | \$76,407 | \$77,251 | \$79,871 | \$81,627 | \$82,942 | \$85,120 |
| 3 | \$70,612 | \$74,711 | \$76,427 | \$79,301 | \$82,227 | \$83,790 | \$87,748 |
| 4 | \$68,220 | \$73,154 | \$75,175 | \$78,685 | \$82,156 | \$84,162 | \$89,722 |
| 5 | \$66,350 | \$71,659 | \$73,863 | \$77,988 | \$82,211 | \$84,780 | \$91,486 |
| 6 | \$64,652 | \$70,256 | \$72,670 | \$77,276 | \$82,027 | \$85,031 | \$92,553 |
| 7 | \$62,791 | \$68,780 | \$71,516 | \$76,621 | \$82,026 | \$85,050 | \$93,835 |
| 8 | \$61,135 | \$67,552 | \$70,391 | \$75,949 | \$81,772 | \$85,358 | \$94,916 |
| 9 | \$59,507 | \$66,207 | \$69,311 | \$74,913 | \$81,282 | \$85,279 | \$96,443 |
| 10 | \$57,778 | \$64,948 | \$68,073 | \$74,210 | \$80,886 | \$85,157 | \$97,037 |
| 11 | \$56,488 | \$63,515 | \$66,826 | \$73,242 | \$80,594 | \$85,077 | \$97,893 |
| 12 | \$54,929 | \$62,375 | \$65,660 | \$72,393 | \$79,844 | \$84,710 | \$99,663 |
| 13 | \$53,470 | \$60,819 | \$64,305 | \$71,642 | \$79,864 | \$84,865 | \$100,506 |
| 14 | \$52,021 | \$59,471 | \$63,044 | \$70,691 | \$79,271 | \$84,485 | \$102,038 |
| 15 | \$50,331 | \$58,132 | \$62,013 | \$69,759 | \$78,630 | \$84,663 | \$102,845 |
| 16 | \$48,648 | \$56,844 | \$60,682 | \$68,721 | \$77,830 | \$84,080 | \$103,732 |
| 17 | \$47,159 | \$55,422 | \$59,285 | \$67,484 | \$77,209 | \$83,619 | \$104,615 |
| 18 | \$45,430 | \$53,919 | \$57,941 | \$66,273 | \$76,565 | \$83,523 | \$105,872 |
| 19 | \$43,735 | \$52,658 | \$56,687 | \$65,212 | \$75,874 | \$83,431 | \$107,049 |
| 20 | \$42,163 | \$51,203 | \$55,187 | \$64,052 | \$75,017 | \$82,701 | \$107,592 |
| 21 | \$12,269 | \$49,683 | \$53,766 | \$62,682 | \$74,102 | \$82,217 | \$109,439 |
| 22 | \$0 | \$48,155 | \$52,251 | \$61,585 | \$73,368 | \$81,621 | \$109,644 |
| 23 | \$0 | \$46,650 | \$50,770 | \$60,354 | \$72,731 | \$81,400 | \$111,278 |
| 24 | \$0 | \$45,083 | \$49,252 | \$58,947 | \$71,806 | \$81,444 | \$111,363 |
| 25 | \$0 | \$43,561 | \$47,618 | \$57,665 | \$70,733 | \$80,685 | \$110,667 |
| 26 | \$0 | \$41,873 | \$46,073 | \$56,310 | \$70,256 | \$80,216 | \$113,192 |
| 27 | \$0 | \$5,339 | \$44,530 | \$55,127 | \$69,531 | \$79,646 | \$114,277 |
| 28 | \$0 | \$0 | \$42,806 | \$53,808 | \$68,229 | \$78,757 | \$113,510 |
| 29 | \$0 | \$0 | \$30,254 | \$52,381 | \$67,433 | \$78,015 | \$114,007 |
| 30 | \$0 | \$0 | \$0 | \$50,863 | \$66,205 | \$77,682 | \$115,656 |

*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested. Withdrawals are deflated by the increase in the actual CPI for each hypothetical result.

FIG.8C--2